Entered 11/09/07 18:13:51 Desc Main Case 07-21119 Doc 1 Filed 11/09/07 Page 1 of 41

	States Bankruptcy Co		Voluntary Petition		
Northern Dist	trict of Illinois Eastern	Division	Voluntary i cution		
Name of Debtor (if individual, enter Last, First, M	liddle):	Name of Joint Debtor (Spouse) (Last, Fire	st, Middle)		
Rensberger,	Thomas A	Rensbei	rger, Shirley, A		
All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Debti maiden and trade names):	or in the last 8 years; (include married,		
Last four digits of Soc. Sec./Complete EIN or other state all)  ***-**-6207	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete EIN state all ***	N or other Tax I.D. No (if more than one,		
Street Address of Debtor (No. & Street, City, and	I State):	Street Address of Joint Debtor (No. & Str	reet, City, and State):		
1307 B Kingsbury Drive		1307 B Kingsbury Driv			
Hanover Park IL	60133	Hanover Park IL	60133		
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal F	Place of Business:		
CO	ЭK		СООК		
Mailing Address of Debtor (if different from stree	t address)	Mailing Address of Joint Debtor (if differe	ent from street address):		
Location of Principal Assets of Business Debtor	(if different from street address above):				
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Un	der Which the Petition is Filed (Check one box)		
Individual (includes Joint Debtors)	Heath Care Business	Chapter 7	☐ Chapter 15 Petition for Recognition		
Corporation (includes LLC & LLP)	Single Asset Real Estate as defined in 11 U.S.C 101 (51B)	Chapter 9 Chapter 11	of a Foreign Main Proceeding		
See Exhibit D on page 2 of this form	Railroad	Chapter 12	Chapter 15 Petition for Recognition		
Partnership	Stockbroker  Commodity Broker	Chapter 13	of a Foreign Nonmain Proceeding		
Other (If debtor is not one of the above entities, check this box and	☐ Clearing Bank	Nature of	f Debts (Check one Box)		
state type of entity below.)	Other	Debts are primarily consumer debts, defined in 11 U.S.C.	Debts are primarily business debts.		
	Tax-Exempt Entity (Check box, if applicable.)	§ 101(8) as "incurred by an	uesis.		
	Debtor is a tax-exempt organization under Title 26 of the	individual primarily for a personal, family, or household			
	United States Code (the Internal	purpose."			
	Revenue Code).	Cha	apter 11 Debtors		
Filing Fee (Che	eck <b>one</b> box)	Check one box			
Filing Fee attached		Debtor is a small business debtor as defined in 11 U.S.C. Sec 101(51D)  Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)			
Filing Fee to be paid in installments (applical		Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to			
signed application for the court's consideration unable to pay fee except in installments. Rul	, 0	insiders or affliates) are less than			
Filing Fee wavier requested (applicable to ch	napter 7 individuals only). Must	Check all applicable boxes:			
attach signed application for the court's cons	ideration. See Official Form 3B.	A plan is being filed with this petition			
		of creditors, in accordance with 11	ited prepetition from one of more classes I U.S.C. § 1126(b).		
Statistical/Administrative Information  Debtor estimates that funds will be available	for distribution to unsecured creditors		This space is for court use only		
Debtor estimates that, after any exempt prop	perty is excluded and administrative expenses	paid, there will be no			
funds available for distribution to unsecured  Estimated Number of Creditors	creditors.				
	00- 1,000- 5,001- 10,00 99 5,000 10,000 25,00		ver ,000		
Estimated Assets  \$0 to \$10,000 to \$100,000		\$1 million to More than	\$100 million		
Estimated Liabilities		- <del>-</del>			
\$0 to \$50,000 to \$100,000		\$1 million to More than	\$100 million		

	Document	Page 2 of 41			
Т	Voluntary Petition  This page must be completed and filed in every case)	Name of Debtor(s)	Panahargar Thamas	^	
·	ino page madrice completed and med in every ease)	Rensberger, Thomas A Shirley A Rensberger			
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two attach :	, ,		
Location Where Filed		Case Number:	Date Filed:		
	Booking Booking to Constitution on Device Booking of the	Ellete of this Dahton (if more the			
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Case Number:	Date Filed:		
Name of Debtor.		Case Nulliber.	Bate Filed.		
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if de	Exhibit B btor is an individual whose debts are primaril	ly consumer debts )	
•	eted if debtor is required to file periodic reports (e.g.,		petitioner named in the forego		
	d 10Q with the Securities and Exchange Commission section 13 or 15 (d) of the Securities Exchange Act of	that I have informed th	he petitioner that (he or she)	may proceed under	
1934 and is red	questing relief under chapter 11.)		13 of title 11, United State allable under each such chap		
			to the debtor the notice rec		
Exhibit A is attached and made a part of this petition.  /s/ Mark E Levine					
		Mark E Levine		Dated: 11/09/2007	
	Exh	ibit C			
Does	s the debtor own or have possession of any property that poses or is allege	ed to pose a threat of imminent a	nd identifiable harm to public health or	safety?	
Yes, an	d Exhibit C is attached and made a part of this petition.				
No.					
<u> </u>	Evh	ibit D			
	(To be completed by every individual debtor. If a joint petition is file		and attach a separate Exhibit D.)		
Exhibit [	D completed and signed by the debtor is attached and made a part of this p	petition.			
	joint petition:				
Exhibit D	Dalso completed and signed by the joint debtor is attached and made a pa	rt of this petition.			
	<del>-</del>	ng the Debtor - Venue			
	Debtor has been domiciled or has had a residence, principal pl	,	assets in this District for 180		
_	days immediately preceding the date of this petition or for a lor				
	There is a bankruptcy case concerning debtor's affiliate, gener	al partner, or partnership per	nding in this District.		
	Debtor is a debtor in a foreign proceeding and has its principal	nlace of husiness or principa	al assets in the United		
ш	States in this District, or has no principal place of business or a				
	or proceeding [in a federal or state court] in this District, or the relief sought in this District.	interests of the parties will be	e served in regard to the		
	rener sought in this bistriot.				
	Statement by a Debtor Who Resides	s as a Tenant of Resid	lential Property		
	Landlord has a judgment against the debtor for possession of		necked complete the		
	following.)	debter e recidence. (ii bex ei	ionou, complete the		
	(Name of landlord that obtained judgme	nt)	_		
	(Address of Landlord)		_		
	Debtor claims that under applicable nonbankruptcy law, there a	ire circumstances under which	ch the debtor would be		
Ц	permitted to cure the entire monetary default that gave rise to the possession was entered, and				
	Debtor has included in this petition the deposit with the court or period after the filing of the petition.	f any rent that would become	due during the 30-day		

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

(Check only one box.)

Rensberger, Thomas A Shirley A Rensberger

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a

I request relief in accordance with chapter 15 of title 11, United States Code.

of title 11 specified in this petition. A certified copy of the order granting

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter

Certified copies of the documents required by 11 U.S.C. § 1515 are

foreign proceeding, and that I am authorized to file this petition

recognition of the foreign main proceeding is attached.

# **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

# /s/ Thomas A Rensberger

# Thomas A Rensberger

11/03/2007 Dated:

/s/ Shirley A Rensberger

Shirley A Rensberger

# << Sign & Date on Those Lines

<< Sign & Date on Those Lines

#### Dated: 11/03/2007

#### Signature of Attorney

### /s/ Mark E Levine

Signature of Attorney for Debtor(s)

## Mark E Levine

Printed Name of Attorney & Bar Number

Bar No: 6239485

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 11/09/2007

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Bankruptcy Docket #:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Thomas A Rensberger	Here
Dated:	11/03/2007	/s/ Thomas A Rensberger	Sign & Date
I certify un	nder penalty of perjury that the	he information provided above is true and correct.	
does n	<ol><li>The United States trustee or bank not apply in this district.</li></ol>	kruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 10	09(h)
	Active military duty in a military	combat zone.	
partici	- · · · · · · · · · · · · · · · · · · ·	C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to a person, by telephone, or through the Internet.);	
of real		<ul> <li>C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapa with respect to financial responsibilities.);</li> </ul>	able
by a m	4. I am not required to receive a crenotion for determination by the court.]	edit counseling briefing because of: [Check the applicable statement.] [Must be accompanied ]	
credit provid deadli period	counseling briefing within the first 30 led the briefing, together with a copy one can be granted only for cause and Failure to fulfill these requirements	ns stated in your motion, it will send you an order approving your request. You must still obtain days after you file your bankruptcy case and promptly file a certificate from the agency that of any debt management plan developed through the agency. Any extension of the 30-day dis limited to a maximum of 15 days. A motion for extension must be filed within the 30-day are may result in dismissal of your case. If the court is not satisfied with your reasons for filing your distinctions of the satisfied with your reasons for filing your distinctions.	
•	from the time I made my request, and an file my bankruptcy case now. [Mu	counseling services from an approved agency but was unable to obtain the services during the ad the following exigent circumstances merit a temporary waiver of the credit counseling requirust be accompanied by a motion for determination by the court.] [Summarize exigent circumstates accompanied by a motion for determination by the court.]	ement
perfo a cop	ed States trustee or bankruptcy admir orming a related budget analysis, but	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved be nistrator that outlined the opportunties for available credit counseling and assisted me in I do not have a certificate from the agency describing the services provided to me. You must scribing the services provided to you and a copy of any debt repayment plan developed through the bankruptcy case is filed.	file
perfo	d States trustee or bankruptcy admir rming a related budget analysis, and	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by nistrator that outlined the opportunties for available credit counseling and assisted me in I I have a certificate from the agency describing the services provided to me. Attach a copy of ent plan developed through the agency.	

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# UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Bankruptcy Docket #:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Shirley A Rensberger	Here
Dated:	11/03/2007	/s/ Shirley A Rensberger	Sign & Date
I certify ur	nder penalty of perjury that	the information provided above is true and correct.	
does n	The United States trustee or batom apply in this district.	ankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. §	, 109(n)
	Active military duty in a militar		1400/h)
partici	pate in a credit counseling briefing	in person, by telephone, or through the Internet.);	-
or real		with respect to financial responsibilities.);  C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to	)
	Incapacity. (Defined in 11 U.S	S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be inc	apable
by a m	4. I am not required to receive a contion for determination by the cour	credit counseling briefing because of: [Check the applicable statement.] [Must be accompanit.]	ied
credit provid deadli period	counseling briefing within the first of ded the briefing, together with a cop ine can be granted only for cause a d. Failure to fulfill these requiremen	sons stated in your motion, it will send you an order approving your request. You must still of 30 days after you file your bankruptcy case and promptly file a certificate from the agency that by of any debt management plan developed through the agency. Any extension of the 30-day and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day that may result in dismissal of your case. If the court is not satisfied with your reasons for filing credit counseling briefing, your case may be dismissed.	t / y
-	can file my bankruptcy case now. [l	Must be accompanied by a motion for determination by the court.] [Summarize exigent circur	<u>=</u>
days		t counseling services from an approved agency but was unable to obtain the services during and the following exigent circumstances merit a temporary waiver of the credit counseling rec	
perfo a cop	ed States trustee or bankruptcy adn orming a related budget analysis, bu	ne filing of my bankruptcy case, I received a briefing from a credit counseling agency approve ministrator that outlined the opportunties for available credit counseling and assisted me in ut I do not have a certificate from the agency describing the services provided to me. You midescribing the services provided to you and a copy of any debt repayment plan developed the your bankruptcy case is filed.	ust file
perfo	ed States trustee or bankruptcy adn orming a related budget analysis, ar	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approve ninistrator that outlined the opportunties for available credit counseling and assisted me in nd I have a certificate from the agency describing the services provided to me. Attach a copy ment plan developed through the agency.	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

Balance Due

-\$200

2. The source of the compensation paid to me was:

Debtor(s)	Othor	
Debiol(s)	Other: (	specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 11/09/2007 /s/ Mark E Levine

Attorney Name: Mark E Levine
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6239485

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
WF- 1307 B Kingsbury Dr Hanover Park, IL 60133 (Debtor's Residence)	Fee Simple	J	\$ 152,900	\$ 113,778

**Total Market Value of Real Property** 

(Report also on Summary of Schedules)

\$152,900.00



# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property	C A M	W Debtor's Interest in Property, Without Deducting Any	
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Charter One Bank - Checking account	J	\$	200
		LaSalle Bank - Checking account	w	\$	50
03. Security Deposits with public utilities, telephone companies, landlords and others.	х				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, stereo, DVD player, computer, sofa, recliner, entertainment center, coffee & end tables, table & chairs, small appliances, large appliances, washer/dryer, microwave, bed & dresser, tools, BBQ grill	J	\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, DVDs, Family Pictures	J	\$	200
06. Wearing Apparel		T I States			
		Necessary wearing apparel.	J	\$	100
07. Furs and jewelry.					
		Earrings, watch, costume jewelry, wedding rings	J	\$	500
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X	#  #  #  ##  ###   ###  #  ##  ##  ##		6B (10/05)	Page 1 of 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property	C H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars				
		403b w/ Employer/Former Employer - 100% Exempt.	Н	\$ 15,000
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	Х			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

SCHEDULE B - PERSONAL PROPERTY				
Type of Property	ype of Property  Description and Location of Property  E		H M J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
25. Autos, Truck, Trailers and other vehicles and accessories.				
		Amer. Honda - 2003 Honda Civic EX (with over 47,000 miles)	w	\$ 13,775
		CarMax - 2001 Dodge Caravan (with over 83,000 miles)	J	\$ 6,625
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplie used in business.	Х			
30. Inventory	X			
31. Animals				
		Family Pets/Animals.	J	\$ 0
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	х			
		Total (Report also on Summary of Schedules)		\$38,450

# Document Page 11 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas A Rensberger and Shirley A Rensberger, Debtors

SCHEDULE C - PROPER	RTY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under:  (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property	735 ILCS 5/12-901	\$ 30.000	¢ 452,000
WF- 1307 B Kingsbury Dr Hanover Park, IL 60133 (Debtor's Residence)	733 ILCG 3/12-901	φ 30,000	\$ 152,900
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Charter One Bank - Checking account	735 ILCS 5/12-1001(b)	\$ 200	\$ 200
LaSalle Bank - Checking account	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, stereo, DVD player, computer, sofa, recliner, entertainment center, coffee & end tables, table & chairs, small appliances, large appliances, washer/dryer, microwave, bed & dresser, tools, BBQ grill	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, DVDs, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$ 200
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding rings	735 ILCS 5/12-1001(a),(e)	\$ 500	\$ 500
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
403b w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 15,000	\$ 15,000
25. Autos, Truck, Trailers and other vehicles and accessories.			

# Document Page 12 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine					
SCHEDULE C - PROPE	RTY CLAIMED EXEMP	Г			
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)  Check if debtor claims a homestead exemption that exceeds \$125,000.					
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption		
Amer. Honda - 2003 Honda Civic EX (with over 47,000 miles)	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 4,600	\$ 13,775		

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	American Honda Finance Corp. Bankruptcy Department 8601 McAlpine Park Dr., #230 Charlotte NC 28211 Acct No.: 6207		w	Dates: 2004 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 13,775 Intention: None *Description: Amer. Honda - 2003 Honda Civic EX (with over 47,000 miles)				\$ 6,846	\$ 0
2	CarMax Auto Finance Bankruptcy Department PO Box 440609 Kennesaw GA 30160 Acct No.: 6207		J	Dates: 2005  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$ 6,625  Intention: None  *Description: CarMax - 2001 Dodge Caravan (with over 83,000 miles)				\$ 7,338	\$ 713
3	Wells Fargo Bankruptcy Department PO Box 98798 Las Vegas NV 89193 Acct No.: 92431418		J	Dates: 1985 Nature of Lien: Mortgage Market Value: \$ 152,900 Intention: None *Description: WF- 1307 B Kingsbury Dr Hanover Park, IL 60133 (Debtor's Residence)				\$ 113,778	\$ 0

Total

\$ 127,962 \$ 713

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger / Debtors

Attorney for Debtor: Mark E Levine

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	American Express Bankruptcy Department Box 0001 Los Angeles CA 90096 Acct #: 3713 478319 91001		J	Dates: Reason: Credit Card or Credit Use				\$ 2,150
2	Bank of America Bankruptcy Department PO Box 15726 Wilmington DE 19886 Acct #: 4313 0353 1300 1109		J	Dates: Reason: Credit Card or Credit Use				\$ 1,450
3	Beneficial Bankruptcy Dept 5133 S. Pulaski Chicago IL 60632 Acct #: 411714185169934		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 6,000

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In re

Record #

298265

Thomas A Rensberger and Shirley A Rensberger / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4	BP Amoco Bankruptcy Department PO Box 15325 Wilmington DE 19886 Acct #: 4227 6510 2119 0193		J	Dates: Reason: Credit Card or Credit Use				\$ 3,350
5	Capital One Bankruptcy Department PO Box 60024 City Of Industry CA 91716 Acct #: 4862 3624 5431 1450		J	Dates: Reason: Credit Card or Credit Use				\$ 950
6	Capital One Bankruptcy Dept. 1957 Westmoreland Road Richmond VA 23276 Acct #: 5178052632737208		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 1,400
7	Capital One Bankruptcy Dept. 1957 Westmoreland Road Richmond VA 23276 Acct #: 4862362366595869		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 900
8	Capital One Bankruptcy Dept. 1957 Westmoreland Road Richmond VA 23276 Acct #: 5178057276205007		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 600
9	Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: 5431 4301 1074 7604		J	Dates: Reason: Credit Card or Credit Use				\$ 550
10	Chase Attn: Bankruptcy Dept. PO Box 15298 Wilmington DE 19850-5298 Acct #: 4640182030450773		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 900
						_		Page 2 of I

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In re

Thomas A Rensberger and Shirley A Rensberger / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	ount of Claim
1 Citgo Gas Attn: Bankruptcy Department PO Box 9095 Des Moines IA 50368-9095 Acct #: 663 929 776		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 2,300
2 Discover Card  Bankruptcy Department PO Box 30395 Salt Lake City UT 84130  Acct #: 6011 0076 3056 8656		J	Dates: Reason: Credit Card or Credit Use				\$ 3,850
3 Exxon Mobil  Bankruptcy Department PO Box 530962 Atlanta GA 30353  Acct #: 7302 8556 2680 7942		J	Dates: Reason: Credit Card or Credit Use				\$ 650
4 Fingerhut Metris Companies PO Box 60019 City of Industry CA 91716-0019 Acct #: 33564097		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 1,000
First Consumers National Bank Bankruptcy Department PO Box 9204 Old Bethpage NY 11804-9004 Acct #: 4071760006300169		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 600
6 HSBC Bankruptcy Department PO Box 5213 Carol Stream IL 60197 Acct #: 5458 0000 1229 8846		J	Dates: Reason: Credit Card or Credit Use				\$ 7,550
7 JC Penney Bankruptcy Dept. PO Box 960001 Orlando FL 32896-0001		J	Dates: Reason: Credit Card or Credit Use				\$ 350
Acct #: 133 719 443 3							

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In re

Record #

298265

Thomas A Rensberger and Shirley A Rensberger / Debtors

SCHEDUL	E F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIO	RIT	ΥC	CLA	IMS	
Creditor's Name, Mailing Zip Code and Acc (See Instruction	ount Number	Codebtor	A A A	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		nount of Claim
18 Macy's Bankruptcy Departme PO Box 689195 Des Moines IA 50368 Acct #: 43 764 779 28			J	Dates: Reason: Credit Card or Credit Use				\$	1,050
19 Orchard Bank Attn: Bankruptcy Dept PO Box 5222 Carol Stream IL 60197 Acct #: 54404550110	7		J	Dates: 2006 Reason: Credit Card or Credit Use				\$	1,200
20 Orchard Bank/House Bankruptcy Departme PO Box 17051 Baltimore MD 21297-1 Acct #: 4663 0400 01	nt 1051		J	Dates: Reason: Credit Card or Credit Use				\$	650
21 Sallie Mae Bankruptcy Departme 1002 Arthur Dr. Lynn Haven FL 32444 Acct #:			J	Dates: Reason: Loan or Tuition for Education				\$	16,900
22 Sears Bankruptcy Re Citibank USA Sears PO Box 20363 Kansas City MO 6419 Acct #: 5049 9480 68	5		J	Dates: Reason: Credit Card or Credit Use				\$	1,450
23 Shell Bankruptcy Departme PO Box 183018 Columbus OH 43218 Acct #: 671 212 678	nt		J	Dates: Reason: Credit Card or Credit Use				\$	550
24 <u>Target</u> Bankruptcy Departme PO Box 1327 Minneapolis MN 5544	0		J	Dates: Reason: Credit Card or Credit Use				\$	650
Acct #: 4352 3750 53	04 5730 			###   #####   ###   ### ####			6F (10	<b></b>	Page 4 of !

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger / Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
25 Target  Bankruptcy Department PO Box 1327 Minneapolis MN 55440  Acct #: 9705918149		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 13,000
26 Wal-Mart Bankruptcy Department PO Box 530927 Atlanta GA 30353 Acct #: 6032 2074 4119 7100		J	Dates: Reason: Credit Card or Credit Use				\$ 1,250

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 71,250.00



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

# Case 07-21119 Doc 1 Filed 11/09/07 Entered 11/09/07 18:13:51 Desc Main Document Page 22 of 41 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SPOUSE ~ RELATIONSHIP AND AGE									
Status: Married	19, dependent, , , ,										
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT									
Occupation:	Disabled	Registered Nurse									
Name of Employer:		Resurrection Health Care									
Years Employed		Approx. 40 years									
Employer Address:		7435 W. Talcott Ave.									
City, State, Zip	,	Chicago, IL 60631									

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 6,786.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 6,786.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 0.00	\$ 1,324.98
b. Insurance	\$ 0.00	\$ 281.60
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify)	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 144.82
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforms, 401K Loan:	\$ 0.00	\$ 61.10
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 1,812.50
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 4,973.50
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00
for the debtor's use or that of dependents listed above.  11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income		
(Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 0.00	\$ 4,973.50
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 4,973	3.50
there is only one debtor repeat total reported on line 15.)	,	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

# UNITED STATES BARREST TO STOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors Bankruptcy Docket #:

SCHEDULE J - CURREN	NT EXPENSES OF	INDIVIDUAL	DEBTOR(S)	
Complete this schedule by estimating the average monthly	expenses of the debtor and the		• • •	
payments made bi-weekly, quarterly, semi-annually, or annually	ŕ			_
Check box if joint petition is filed & debtor's spouse maintains a		separate schedule of expe	nditures labeled "Spous	<b>;e"</b> .
Rent or home mortgage payment (include lot rent	•			\$ 209.00
a. Real Estate taxes included? [] Yes [x] I	No b. Property insu	urance included?	[] Yes [x] No	
Utilities: a. Electricity and Heating Fuel				\$ 295.00
b. Water and Sewer				\$ 45.00
c. Telephone				\$ 150.00
d. Other Garbage, Internet, Cable	e			<b>\$</b> -
Home Maintenance (repairs and upkeep)				\$ 50.00
Food				\$ 450.00
Clothing				\$ 50.00
Laundry and Dry Cleaning				\$ 50.00
Medical and Dental Expenses				\$ 125.00
Transportation (not including car payments)	Gas, Tolls/Parking, Fee	s/Licenses, Repair,	Bus/Train	\$ 363.00
Recreation, Clubs and Entertainment, Newspaper	rs, Magazines, etc.			\$ 50.00
Charitable Contributions				\$ -
. Insurance (not deducted from wages or included in a. Homeowner's or Renter's	in home mortgage payme	nts)		\$ 23.00
a. потпеоwner's от Renter's b. Life				\$ -
c. Health				<b>\$</b> -
d. Auto				\$ 130.00
e. Other				\$-
. Taxes (not deducted from wages or included in ho	ome mortgage payments)			Ψ
(Specify) Federal or State Tax Repayments,				\$ 132.00
3. Installment Payments: (In Chapter 11, 12, and 13		nts to be included in	plan)	
a. Auto			p/	<b>\$</b> -
b. Reaffirmation Payments				\$ -
c. Other	\$-			<u>\$-</u>
. Alimony, maintenance and support paid to others				<u>\$-</u>
. Payments for support of additional dependents no				<b>\$</b> -
<ol><li>Regular expenses from operation of business, pro</li></ol>	•	•		<b>\$</b> -
7. Other: Haircuts, Hygiene, Newspaper/Mag Eyecare, Meds Postage/Banki	•	Childcare & Babysitting	Pet Care:	
\$150.00 \$35.00	\$0.00	\$ -	\$ -	\$185.00
B. AVERAGE MONTHLY EXPENSES (Total lines 1-17. the Stastical of Summary of Certain Liabilities and Related December 1-17.		edules and if applicable,	on	\$ 2,382.00
Describe any increase/decrease in expenditures a None	anticipated to occur within	the year following the	ne filing this docur	nent:
STATEMENT OF MONTHLY NET INCOME	a. Average monthly ir	ncome from Line 15	of Schedule I	\$ 4,973.50
	b. Average monthly e			\$ 2,382.00
	c. Monthly net income	· ·		\$ 2,591.50

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2007: \$0	Employment	
2006: \$0		
2005: \$0		
Spouse		
AMOUNT	SOURCE	

# Document Page 25 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

STATEMENT OF FINANCIAL AFFAIRS			
Spouse			
AMOUNT	SOURCE		
2007: \$4,590/Mo 2006: \$78,361 2005: \$84,578	Employment		
	IPLOYMENT OR OPERATION OF BUSI	NESS:	
the two years immediately preceding the	e commencement of this case. Give parting under chapter 12 or chapter 13 must	, trade, profession, operation of the debto iculars. If a joint petition is filed, state inco state income for each spouse whether or	ome for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and c	4.		
services, and other debts to any credito value of all property that constitutes or i that were made to a creditor on accoun an approved nonprofit budgeting and cr	or made within 90 days immediately process affected by such transfer is not less that tof a domestic support obligation or as preditor counseling agency. (Married debi	S: List all payments on loans, installment edding the commencement of this case if an \$600.00. Indicate with an asterisk (*) a part of an alternative repayment schedule tors filling under chapter 12 or chapter 13 is the spouses are separated and a joint p	the aggregate any payments under a plan by must include
Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
Wells Fargo PO Box 98798	monthly	\$3519	\$113,778

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

### STATEMENT OF FINANCIAL AFFAIRS

X

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Dates of Payment/Transfers Amount Paid or Value of Transfers

Still Owing

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

**Dates** of Payments Amount Paid or Value of

Amount

Transfers

Still Owing

X

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

NATURE **PROCEEDING** 

COURT OF AGENCY AND LOCATION **STATUS** OF

DISPOSITION

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

# STATEMENT OF FINANCIAL AFFAIRS

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

#### 06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of

Terms of Assignment or Settlement

Assignment

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of Property

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person

Relationship to Debtor, If Any

Date of Gift

Description and Value of Gift

Organization

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

# STATEMENT OF FINANCIAL AFFAIRS

NONE X

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Chicago, IL 60603

\* \$2,800 paid pre-petition with balance of fees payable through the plan.

Payment/Value:

\*\$3,500.00

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment. Name of Payer if Other Than Debtor 2007

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096

Phone 866.983.2227

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

# STATEMENT OF FINANCIAL AFFAIRS

X

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Describe Property Transferee, Relationship Transferred and Value Received to Debtor Date

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Amount and Date Name of Date(s) of Sale or Trust or of other Device Transfer(s) Closing

### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Type of Account, Last Four Digits Amount and Name and Address of of Account Number, and Amount of Date of Sale or Institution Final Balance Closing

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Date of Transfer or Name and Address of Bank Names & Addresses of Those With Description of Surrender, if Any or Other Depository Access to Box or depository Contents

# Document Page 30 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

STATEMENT OF FINANCIAL AFFAIRS				
13. SETOFFS:				
of this case. (Married debtors filing u	including a bank, against a debt or deposit nder chapter 12 or chapter 13 must include spouses are separated and a joint petition	information concerning either or both spo		
Name and Address of Creditor	Date of Setoff	Amount of Setoff		
14. LIST ALL PROPERTY HELD FO	R ANOTHER PERSON: erson that the debtor holds or controls.			
Name and Address of Owner	Description and Value of Property	Location of Property		
15. PRIOR ADDRESS OF DEBTOR	(S):			
f debtor has moved within three (3) occupied during that period and vac	(S): years immediately preceding the commence ated prior to the commencement of this case	-		
	years immediately preceding the commence	-		
f debtor has moved within three (3) occupied during that period and vactor either spouse.	years immediately preceding the commence ated prior to the commencement of this case  Name  Used	e. If a joint petition is filed, report also any  Dates of		
f debtor has moved within three (3) occupied during that period and vactor either spouse.  Address  16. SPOUSES and FORMER SPOLE of the debtor resides or resided in a concustor.	years immediately preceding the commence ated prior to the commencement of this case  Name  Used	p. If a joint petition is filed, report also any  Dates of Occupancy  r territory (including Alaska, Arizona, Cali	separate address  fornia, Idaho, eding the	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

## STATEMENT OF FINANCIAL AFFAIRS

X

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice I aw

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Name and Address Environmental Site Name Date of Notice and Address of Governmental Unit

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket

Name and Address of Docket Status of Disposition Governmental Unit Number

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# **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

Name & Last Four Digits of

# STATEMENT OF FINANCIAL AFFAIRS

NONE	
Х	

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	ot Business	and Ending Dates
Other TaxPayer I.D. No.	Address	Business	Ending Dates
h Identify any husiness listed in subc	division a., above, that is "single asset re	al estate" as defined in 11 USC 101	
b. Identity any business listed in subt	alvision a., above, that is single asset rea	ar estate las defined in 11 050 101.	
Name	Address		

Nature



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

Beginning

# Document Page 33 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

	STATEMENT OF FIN	MOINE ALLAINO
	als who within two (2) years immediately preceding ared a financial statement of the debtor.	the filing of this bankruptcy case have audited the books of
Name	Address	Dates Services Rendered
	s who at the time of the commencement of this car oks of account and records are not available, expla	se were in possession of the books of account and records in.
Name	Address	
ued by the debtor within tw Name and	ns, creditors and other parties, including mercantile o (2) years immediately preceding the commencer  Date Issued	e and trade agencies, to whom a financial statement was ment of this case.
Address		
. INVENTORIES	nventories taken of your property, the name of the	person who supervised the taking of each inventory, and
. INVENTORIES	nventories taken of your property, the name of the	person who supervised the taking of each inventory, and  Dollar Amount of Inventory (specify cost, market of other basis)
o. INVENTORIES  st the dates of the last two i e dollar amount and basis o  Date  of Inventory	nventories taken of your property, the name of the f each inventory.  Inventory	Dollar Amount of Inventory (specify cost, market of other basis)
. INVENTORIES  If the dates of the last two is a dollar amount and basis of the last two in the dollar amount and basis of the last two interests of	nventories taken of your property, the name of the f each inventory.  Inventory  Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)
INVENTORIES  In the dates of the last two is a dollar amount and basis of the date of the last two includes the dollar amount and basis of the dollar amount amount and basis of the dollar amount amount and basis of the dollar amount	Inventories taken of your property, the name of the feach inventory.  Inventory  Supervisor  of the person having possession of the records of Name and Addresses of Custodian	Dollar Amount of Inventory (specify cost, market of other basis)  each of the inventories reported in a., above.
D. INVENTORIES  Interpretation of the last two interpretation of the last two interpretations of the last two interpretations of the last two interpretations of last	Inventories taken of your property, the name of the feach inventory.  Inventory  Supervisor  of the person having possession of the records of Name and Addresses of Custodian of Inventory Records	Dollar Amount of Inventory (specify cost, market of other basis)  each of the inventories reported in a., above.

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In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

		INANCIAL AFFAIRS	
21. CURRENT PARTNERS, OFFICER	S, DIRECTORS AND SHAREHOL	DERS:	
a. If the debtor is a partnership, list natu	re and percentage of interest of ea	ch member of the partnership.	
Name	Nature	Percentage of	
and Address	of Interest	Interest	
21b. If the debtor is a corporation, list a controls, or holds 5% or more of the vo	·	on; and each stockholder who directly or indirectly owns, ation.	
Name		Nature and Percentage of	
and Address	Title	Stock Ownership	
		ERS:  nterest of each member of the partnership.  Date of	
		nterest of each member of the partnership.	
f the debtor is a partnership, list the na . Name	ture and percentage of partnership . Address	nterest of each member of the partnership.  Date of	
f the debtor is a partnership, list the na . Name	ture and percentage of partnership . Address	nterest of each member of the partnership.  Date of  Withdrawal	
f the debtor is a partnership, list the na . Name  22b. If the debtor is a corporation, list a mmediately preceding the commencen	ture and percentage of partnership . Address	Date of Withdrawal  mship with the corporation terminated within one (1) year	
f the debtor is a partnership, list the na . Name  22b. If the debtor is a corporation, list a mmediately preceding the commencen  Name and Address	ture and percentage of partnership . Address  Il officers, or directors whose relationent of this case Title	Date of Withdrawal  This properties of each member of the partnership.  Date of Withdrawal  This properties of the partnership.  Date of Termination	
f the debtor is a partnership, list the na  Name  22b. If the debtor is a corporation, list a mmediately preceding the commencen  Name and Address  23. WITHDRAWALS FROM A PARTNE	ture and percentage of partnership . Address  Il officers, or directors whose relationent of this case	Date of Withdrawal  This properties of each member of the partnership.  Date of Withdrawal  This properties of the partnership.  Date of Termination	n any
Name  22b. If the debtor is a corporation, list a immediately preceding the commencen  Name and Address  23. WITHDRAWALS FROM A PARTNE	ture and percentage of partnership . Address  Il officers, or directors whose relationent of this case	Date of Withdrawal  Date of Withdrawal  Date of Withdrawal  Date of Termination  COPORATION:  Inscredited or given to an insider, including compensation i	n any

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

## STATEMENT OF FINANCIAL AFFAIRS

X

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the

Name of Parent Corporation Taxpayer Identification Number (EIN)

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer

Identification Number (EIN)

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/03/2007 /s/ Thomas A Rensberger

Thomas A Rensberger

X Date & Sign

Dated: 11/03/2007 /s/ Shirley A Rensberger

Shirley A Rensberger

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger / Debtors

Attorney for Debtor: Mark E Levine

## STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- 3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property

Creditor's Name

Intention

PROPERTY TO BE RETAINED

[x] None

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/03/2007 /s/ Thomas A Rensberger

Thomas A Rensberger

/s/ Shirley A Rensberger

Shirley A Rensberger

X Date & Sign

X Date & Sign

Dated:

11/03/2007

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

	AMOUNTS SCHEDULED				
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$152,900	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$38,450	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$127,962	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$71,250	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,974
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,382
TOTALS			<b>\$ 191,350</b> TOTAL ASSETS	\$ 199,212 TOTAL LIABILITIES	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas A Rensberger and Shirley A Rensberger, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 16,900.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 16,900
State the following:	
Average Income (from Schedule I, Line 16)	\$ 4,973.50
Average Expenses (from Schedule J, Line 18)	\$ 2,382.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 7,339.20

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 713.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 71,250.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 71,963.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 11/03/2007

/s/ Thomas A Rensberger

Thomas A Rensberger

Z Date & Sign

| Shirley A Rensberger | X Date & Sign | X Dat

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger, and Shirley A Rensberger / Debtors

Attorney for Debtor: Mark E Levine

# **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/03/2007 /s/ Thomas A Rensberger

**Thomas A Rensberger** 

X Date & Sign

Dated: 11/03/2007

/s/ Shirley A Rensberger

Shirley A Rensberger

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# UNITED STATES BARKRUPTC¥1COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas A Rensberger and Shirley A Rensberger, Debtors

Attorney for Debtor: Mark E Levine

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 11/03/2007 /s/ Thomas A Rensberger

Thomas A Rensberger

Dated: 11/03/2007 /s/ Shirley A Rensberger

Shirley A Rensberger X Date & Sign

Dated: 11/09/2007 /s/ Mark E Levine

Attorney: Mark E Levine Bar No: 6239485

X Date & Sign

X Date & Sign